AMENDMENTS TO THE CLAIMS

Please amend the claims as follows:

1. (Previously Presented) A virtual card service system comprising:

a mobile communication terminal for transmitting an amount of withdrawal money and a withdrawing term for a virtual cash card to the virtual card service system;

a virtual cash card system for receiving the amount of withdrawal money and the withdrawing term from the mobile communication terminal, verifying whether the withdrawal money is deposited in a parent account corresponding to the virtual cash card, storing information on the amount of withdrawal money and withdrawing term if the withdrawal money is deposited in the parent account, and informing the mobile communication terminal of authentication; and

an ATM for receiving a virtual cash card identifying information, verifying whether the information is within the withdrawing term stored in the virtual cash card system, and withdrawing the amount of withdrawal money from the parent account;

wherein, if the amount of withdrawal money and the withdrawing term are provided from the terminal, the virtual cash card system adds the amount of withdrawal money and the withdrawing term into information on a virtual cash card of which an amount of withdrawal money and a withdrawing term are initialized, and initializes the amount of withdrawal money and the withdrawing term of the virtual cash card information, if the amount of withdrawal money is withdrawn within the withdrawing term or the withdrawing term is expired.

2. (Original) The virtual card service system as claimed in claim 1, wherein if a withdrawal request is not performed through the virtual cash card identifying information,

the virtual cash card system requests monetary facilities so that the stored amount of withdraw money is not withdrawn from the parent account during the stored withdraw term.

3. (Currently Amended) The virtual card service system as claimed in claim 1, wherein the virtual cash card identifying ~~number~~ information is ~~inputted~~ input through a wireless communication of the terminal, is read from a bar-code, a magnetic tape or an IC chip, which are attached to the terminal, or is ~~inputted~~ input by a key input of a client.

4. (Cancelled)

5. (Currently Amended) A virtual card service system comprising:

~~A~~ a mobile communication terminal for transmitting an amount of purchase money and a purchasing term for a virtual credit card to the virtual card service system;

a virtual credit card system for receiving the amount of purchase money and the purchasing term from the mobile communication terminal, authenticating a parent credit card corresponding to the virtual credit card, storing information on the amount of purchase money and purchasing term if the authentication is successful, and informing the mobile communication terminal of the authentication; and

a credit card reader for receiving a virtual credit card identifying information, verifying whether the information is within the ~~withdrawing~~ purchasing term stored in the virtual credit card system, and paying the amount of purchase money using the parent credit card,

wherein if the amount of purchase money and the purchasing term are provided from the terminal, the virtual credit card system adds the amount of purchase money and the purchasing term into information on a virtual credit card of which an amount of

purchase money and a purchasing term are initialized, and initializes the amount of purchase money and the purchasing term of the virtual credit card information, if the amount of purchase money is withdrawn within the purchasing term or the purchasing term is expired.

6. (Currently Amended) The virtual card service system as claimed in claim 5, wherein the virtual credit card identifying information is ~~inputted~~ input through a wireless communication of the terminal, is read from a bar-code, a magnetic tape or an IC chip, which are attached to the terminal, or is ~~inputted~~ input by a key input of a client.

7. (Cancelled)

8. (Original) A virtual card service method comprising the steps of:

transmitting an amount of withdrawal money and a withdrawing term for a virtual cash card to a virtual cash card system through a user terminal;

if the amount of withdrawal money and the withdrawing term are provided to the virtual cash card system, verifying whether the withdrawal money is deposited in a parent account corresponding to the virtual cash card, storing information on the amount of withdrawal money and withdrawing term if the withdrawal money is deposited in the parent account, and informing the user terminal of authentication; and

if a virtual cash card identifying information is inputted to an ATM after informing of the authentication, verifying whether the information is within the stored withdrawing term, and withdrawing the amount of withdrawal money from the parent account if the information is within the stored withdrawing term.

9. (Currently Amended) A virtual card service method comprising the steps of:

~~Transmitting~~ transmitting an amount of purchase money and a purchasing term for a virtual credit card system through a user terminal;

if the amount of purchase money and the purchasing term are provided to the virtual credit card system, authenticating a parent credit card corresponding to the virtual credit card, storing information on the amount of purchase money and purchasing term if the authentication is successful, and informing the user terminal of the authentication; and

if a virtual credit card identifying information is inputted to a credit card reader, verifying whether the information is within the ~~withdrawing~~ purchasing term stored in the virtual credit card system, and paying the amount of purchase money using the parent credit card.

10. (Original) A virtual card service method comprising the steps of:

transmitting an amount of purchase money and a purchasing term for a virtual credit card and information on a member shop to a virtual credit card system through a user terminal;

if the amount of purchase money, the purchasing term and the information on member shop are provided to the virtual credit card system, authenticating the member shop corresponding to the information on the member shop and a parent credit card corresponding to the virtual credit card, storing information on the amount of purchase money and purchasing term if the authentication is successful, and informing the user terminal of the authentication; and

instructing the credit card reader installed in the member shop to print a sales slip containing purchasing particulars, after the authentication.

11. (Original) A virtual card service system comprising:

a user terminal for transmitting an amount of usage money and a using term for any one of a plurality of virtual cards from a user of a master card among a plurality of virtual cards assigned to one parent account or one parent credit card to the virtual card service system;

a virtual card system for receiving the amount of usage money and the using term for the selected virtual card from the user terminal, authenticating the parent account or the parent credit card corresponding to the master card, storing information on the amount of usage money and using term for the selected virtual card if the authentication is successful, and informing the user terminal of the authentication; and

a card service machine for receiving an identifying information on the selected virtual card, verifying whether the information is within the using term stored in the virtual card system, and withdrawing or paying the amount of usage money.

12. (Original) The virtual card service system as claimed in claim 11, wherein the user terminal transmits the selected amount of usage money and the selected using term for the virtual card in question according to an authentication request from any one of the plurality of virtual cards.

13. (Original) A virtual card service method comprising the steps of:

transmitting a selected amount of usage money and a selected using term for any one of a plurality of virtual cards assigned to one parent account or one parent credit card from a user terminal of a master card to the virtual card service system;

receiving the amount of usage money and the using term for the selected virtual card from the user terminal, authenticating the parent account or the parent credit card corresponding to the master card, storing information on the amount of usage money and

using term for the selected virtual card if the authentication is successful, and informing the user terminal of the authentication; and

receiving identifying information on the selected virtual card, verifying whether the information is within the using term stored in the virtual card system, and withdrawing or paying the amount of usage money.

14. (Original) The virtual card service method as claimed in claim 13, wherein the user terminal transmits the selected amount of usage money and the selected using term for the virtual card in question according to an authentication request from any one of the plurality of virtual cards.